

In re:
Philip E. Carrozza
Dolores A. Carrozza
Debtors

Case No. 20-11822-djb
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Apr 22, 2025

User: admin
Form ID: 138OBJ

Page 1 of 5
Total Noticed: 70

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 24, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Philip E. Carrozza, Dolores A. Carrozza, 220 Sycamore Avenue, Folsom, PA 19033-1907
14489030	Assess One, PO Box 38055, Baltimore, MD 21297-8055
14491686	+ BANK OF AMERICA, N.A., CO Rebecca Ann Solarz, KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14831704	+ Bank of America NA, c/o Jill Manuel-Coughlin, Esq., 8 Neshaminy Interplex, Suite 215, Trevoese, PA 19053-6980
14508108	+ CITIMORTGAGE, INC., CENLAR FSB SUBSERVICING ON BEHALF, OF CITIMORTGAGE, INC., BK DEPARTMENT, 425 PHILLIPS BLVD., EWING NJ 08618-1430
14508142	CITIMORTGAGE, INC., C/o Thomas Song, Esq., 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
14554034	+ CitiMortgage, Inc., CO Daniel P. Jones, Esquire, 1581 Main Street, Suite 200, The Shops at Valley Square, Warrington PA 18976-3403
14489054	Northstar Anesthesia of PA, PO Box 612625, Dallas, TX 75261-2625
14496251	+ TD Bank, N.A., c/o Schiller Knapp Lefkowitz, and Hertz, LLP/M. Mooney, Esq., 950 New Loudon Road, Latham, New York 12110-2100
14561172	+ U.S. Bank Trust National Association, et al, c/o Daniel P. Jones, Esquire, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, The Shops at Valley Square Warrington, PA 18976-3403

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Apr 23 2025 01:48:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 23 2025 01:47:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14489590	Email/Text: ebnbankruptcy@ahm.honda.com	Apr 23 2025 01:48:00	Acura Financial Services, PO Box 168088, Irving TX 75016-8088
14489029	Email/Text: ebnbankruptcy@ahm.honda.com	Apr 23 2025 01:48:00	American Honda Finance, Attn: National Bankruptcy Center, Po Box 166469, Irving, TX 75016
14489857	Email/Text: ebnbankruptcy@ahm.honda.com	Apr 23 2025 01:48:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
14489031	+ Email/Text: creditcardbkcorrespondence@bofa.com	Apr 23 2025 01:47:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14489032	+ Email/Text: creditcardbkcorrespondence@bofa.com	Apr 23 2025 01:47:00	Bank of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413
14503750	+ Email/Text: mortgagebkcorrespondence@bofa.com	Apr 23 2025 01:47:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14496233	Email/Text: creditcardbkcorrespondence@bofa.com	Apr 23 2025 01:47:00	Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785

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14489033	+ Email/Text: BarclaysBankDelaware@tsico.com	Apr 23 2025 01:47:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
14489037	Email/Text: correspondence@credit-control.com	Apr 23 2025 01:47:00	Central Loan Admin & R, Po Box 77404, Ewing, NJ 08628
14489034	+ Email/Text: bnc-capio@quantum3group.com	Apr 23 2025 01:47:00	Capio Partners, 1745 N Brown Rd #450, Lawrenceville, GA 30043-8157
14489035	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 23 2025 01:58:11	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14500245	+ Email/PDF: ebn_ais@aisinfo.com	Apr 23 2025 01:57:52	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14500246	+ Email/PDF: ebn_ais@aisinfo.com	Apr 23 2025 01:58:11	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14500939	Email/PDF: bncnotices@becket-lee.com	Apr 23 2025 01:57:54	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14489038	+ Email/PDF: ais.chase.ebn@aisinfo.com	Apr 23 2025 01:58:13	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
14489039	+ Email/Text: bankruptcycollections@citadelbanking.com	Apr 23 2025 01:48:00	Citadel FCU, Attn: Bankruptcy, 520 Eagleview Blvd, Exton, PA 19341-1119
14501766	+ Email/Text: bankruptcycollections@citadelbanking.com	Apr 23 2025 01:48:00	Citadel Federal Credit Union, ATTN: COLLECTIONS, 520 EAGLEVIEW BLVD, EXTON, PA 19341-1119
14489040	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 23 2025 01:58:02	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14489041	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 23 2025 01:58:03	Citibank, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
14489042	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 23 2025 01:57:53	Citibank North America, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14508204	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 23 2025 01:58:12	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14489043	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 23 2025 01:58:01	Citibank/Sears, Citicorp Cr Srvs/Centralized Bk Dept, Po Box 790034, St Louis, MO 63179-0034
14489044	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 23 2025 01:57:52	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
14489045	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 23 2025 01:47:00	Comenity/ MPRC, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14489046	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 23 2025 01:47:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14491599	Email/Text: mrdiscen@discover.com	Apr 23 2025 01:47:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14489047	+ Email/Text: mrdiscen@discover.com	Apr 23 2025 01:47:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14489048	Email/Text: collecadminbankruptcy@fnni.com	Apr 23 2025 01:47:00	First National Bank of Omaha, 1620 Dodge St, Stop Code 3129, Omaha NE 68197
14494487	Email/Text: collecadminbankruptcy@fnni.com	Apr 23 2025 01:47:00	First National Bank of Omaha, Attn: Bankruptcy, Po Box 3128, Omaha, NE 68103
14507916	^ MEBN	Apr 23 2025 01:44:13	HSBC Bank USA, N.A., 2929 Walden Ave C17, Attn:Business Services, Depew, NY 14043-2690
14489049	+ Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Apr 23 2025 01:47:00	Hsbc Bank, Attn: Bankruptcy, Po Box 2013, Buffalo, NY 14240-2013

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14489050	+ Email/Text: bankruptcy@huntington.com	Apr 23 2025 01:47:00	Huntington Natl Bk, Attn: Bankruptcy, P.O. Box 340996, Columbus, OH 43234-0996
14508351	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Apr 23 2025 01:48:00	Hyundai Capital America,servicing agent of, Hyundai Lease Titling Trust, PO Box 20809, Fountain Valley, CA 92728-0809
14489051	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Apr 23 2025 01:48:00	Hyundai Motor Finance, Attn: Bankruptcy, Po Box 20809, Fountain Valley, CA 92728-0809
14506739	Email/Text: JCAP_BNC_Notices@jcap.com	Apr 23 2025 01:48:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14499885	+ Email/Text: RASEBN@raslg.com	Apr 23 2025 01:47:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L, 6409 Congress Avenue, suite 100, Boca Raton, FL 33487-2853
14489052	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 23 2025 01:57:59	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
14506482	Email/PDF: resurgentbknotifications@resurgent.com	Apr 23 2025 01:57:59	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14503888	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 23 2025 01:57:51	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14489053	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 23 2025 01:57:50	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
14489055	Email/Text: Bankruptcy.Notices@pnc.com	Apr 23 2025 01:47:00	PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
14507224	Email/Text: Bankruptcy.Notices@pnc.com	Apr 23 2025 01:47:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
14509057	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 23 2025 01:57:53	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14506788	Email/Text: bnc-quantum@quantum3group.com	Apr 23 2025 01:47:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14497313	Email/Text: bnc-quantum@quantum3group.com	Apr 23 2025 01:47:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
14489056	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 23 2025 01:57:59	Syncb/Car Care, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14489057	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 23 2025 01:58:03	Syncb/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14508111	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 23 2025 01:58:14	Synchrony Bank, AIS InfoSource, LP, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14489059	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 23 2025 01:58:10	Synchrony Bank, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14489058	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 23 2025 01:58:10	Synchrony Bank, Attn: Bankruptcy, Po Box 965061, Orlando, FL 32896-5061
14489060	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 23 2025 01:58:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14489061	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 23 2025 01:57:50	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
14489062	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 23 2025 01:58:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14489063	Email/Text: bankruptcy@td.com	Apr 23 2025 01:48:00	TD Bank, N.A., 32 Chestnut Street, Po Box 1377, Lewiston, ME 04243
14494241	Email/Text: bankruptcy@huntington.com	Apr 23 2025 01:47:00	THE HUNTINGTON NATIONAL BANK, PO BOX 889424, CLEVELAND, OH 44101-8539

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14563215	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 23 2025 01:48:00	U.S. Bank Trust National Association, as Trustee, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
14489064	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Apr 23 2025 01:58:02	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
14504066	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Apr 23 2025 01:58:02	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 60

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14489036		Capital One Bank Usa N
14695163	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 24, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 22, 2025 at the address(es) listed below:

Name	Email Address
DANIEL P. JONES	on behalf of Creditor U.S. Bank Trust National Association as Trustee for Towd Point Master Funding Trust 2020-PM6 djones@sterneisenberg.com, bkecf@sterneisenberg.com
DANIEL P. JONES	on behalf of Creditor CITIMORTGAGE INC. djones@sterneisenberg.com, bkecf@sterneisenberg.com
DENISE ELIZABETH CARLON	on behalf of Creditor BANK OF AMERICA N.A. bkgroup@kmlawgroup.com
JILL MANUEL-COUGHILN	on behalf of Creditor BANK OF AMERICA N.A. bankruptcy@powerskirm.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecef@gmail.com
MICHAEL SETH SCHWARTZ	on behalf of Debtor Philip E. Carrozza msbankruptcy@gmail.com MSchwartz@jubileebk.net
MICHAEL SETH SCHWARTZ	on behalf of Joint Debtor Dolores A. Carrozza msbankruptcy@gmail.com MSchwartz@jubileebk.net
THOMAS SONG	on behalf of Creditor CITIMORTGAGE INC. tomysong0@gmail.com

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United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
Philip E. Carrozza)	Case No. 20-11822-djb
)	
Dolores A. Carrozza)	Chapter: 13
)	
Debtor(s).)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania
900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: April 22, 2025

For The Court

Timothy B. McGrath
Clerk of Court